



# **Home Improvement System Guide**

*November 14, 2019*

## Table of Contents

Getting Started.....	3
Silverlight .....	3
Uploading a Fannie Mae 1003 .....	6
New Loan Setup (Manual Loan Entry) .....	11
Client Selection .....	12
Borrower Information.....	13
Demographic Information.....	15
Property & Loan Information.....	17
Repairs and Funds.....	19
Product Validation .....	20
Order Documents.....	24
Updating or Changing Pricing on a Locked Loan.....	27
True & Certify.....	31
Attachments.....	34
How to Cancel a Loan.....	36
How to Extend a Rate Lock .....	38
How to add more than two borrowers to a loan transaction.....	40

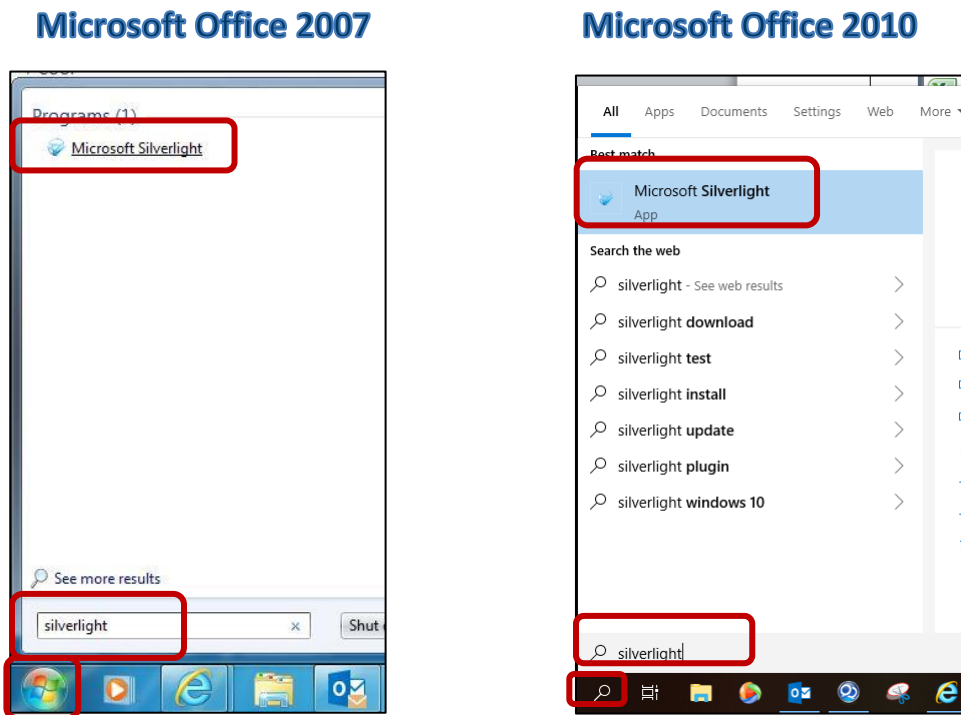
## Getting Started

Loan lock availability: unavailable before 10 a.m. on the first business day of the quarter.

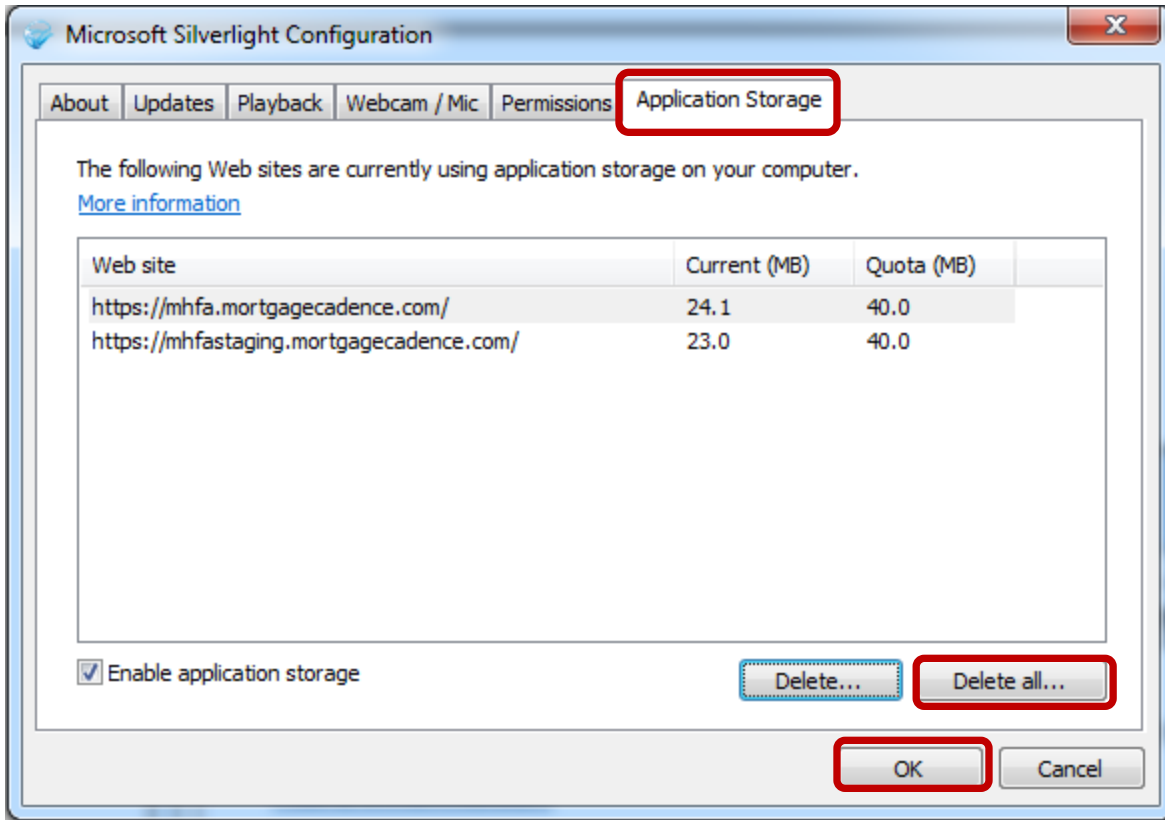
## Silverlight

Silverlight is a “plug-in” for Internet Explorer and is required to use the Loan Commitment System. A best practice is to clear your Silverlight cache once a day before registering your loan in the Commitment System. Use the following steps to complete this process:

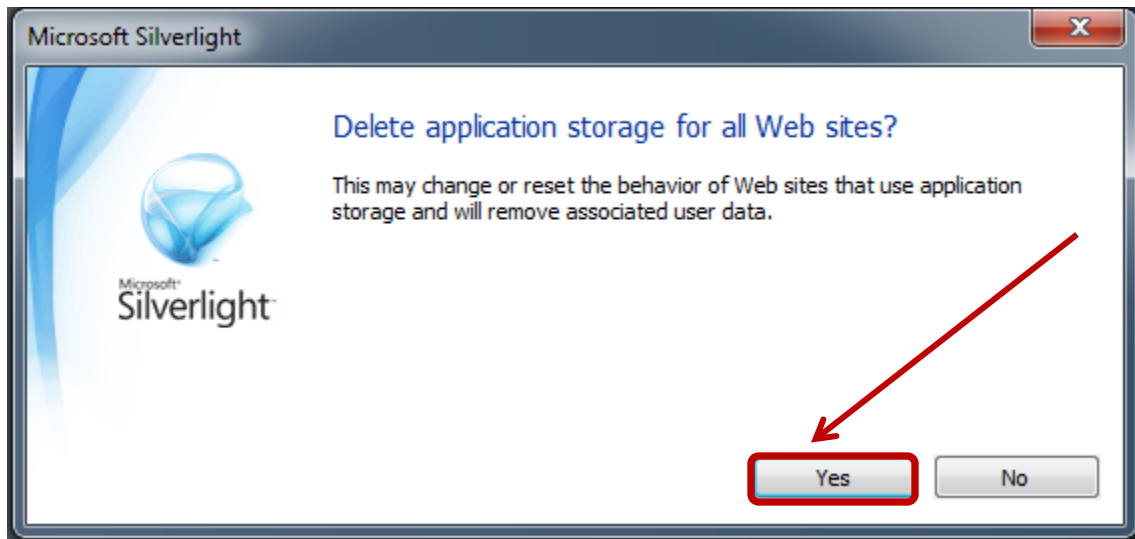
1. Click on the Start menu of your Windows Desktop and use the search function to locate the Silverlight program (shown in both screenshots):



2. The Microsoft Silverlight Configuration Window will appear. Click on Application Storage tab.
3. Click on Delete all then click OK.

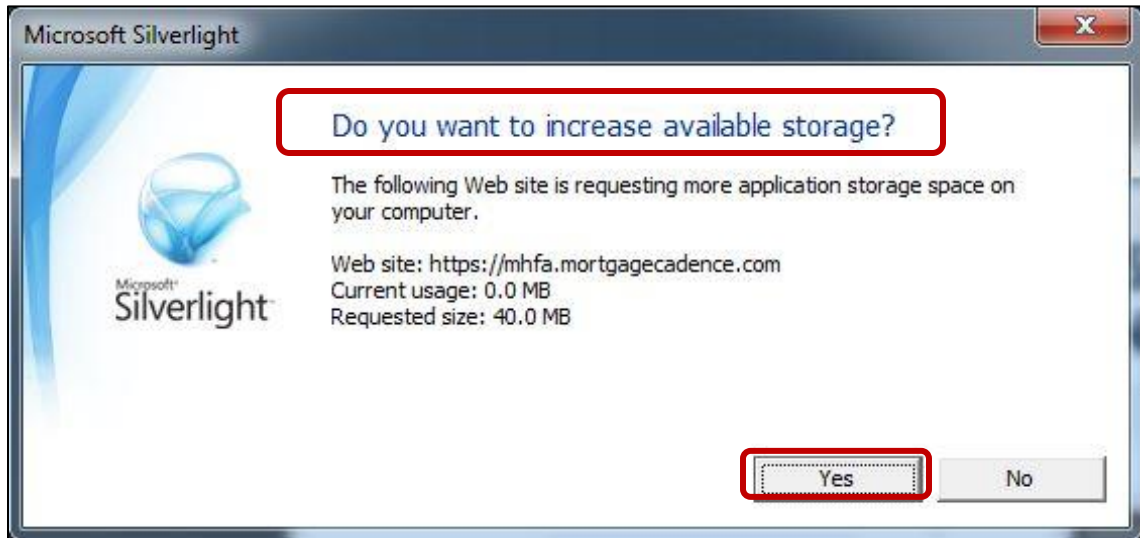


4. A confirmation box will appear, asking if you would like to remove storage for all Web sites. Click Yes.



5. Launch the [Minnesota Housing Loan Commitment System](#).

6. Click Yes for “Do you want to increase available storage?”

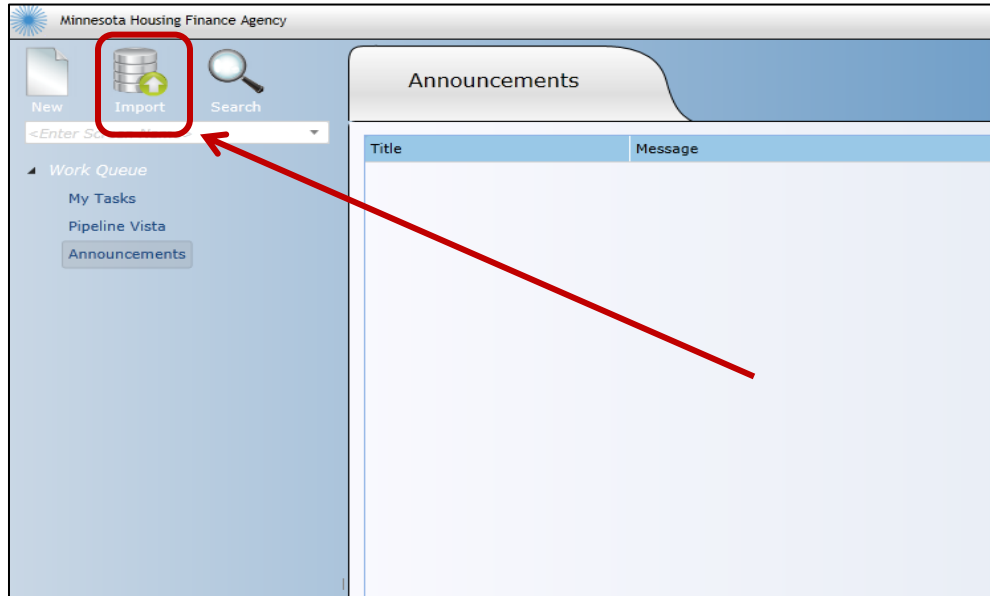


## Uploading a Fannie Mae 1003

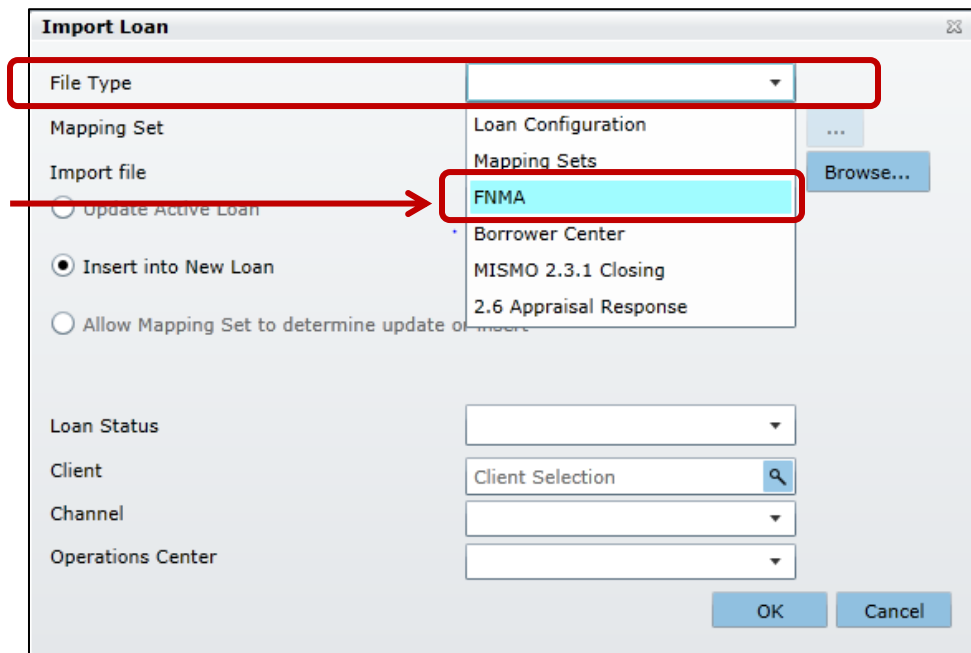
You have two ways to enter a loan in the Commitment System. Uploading the 1003 will populate most fields in the Commitment System, but you should review the fields before locking to make sure the information uploaded correctly.

**Note:** The Commitment System only works in Internet Explorer

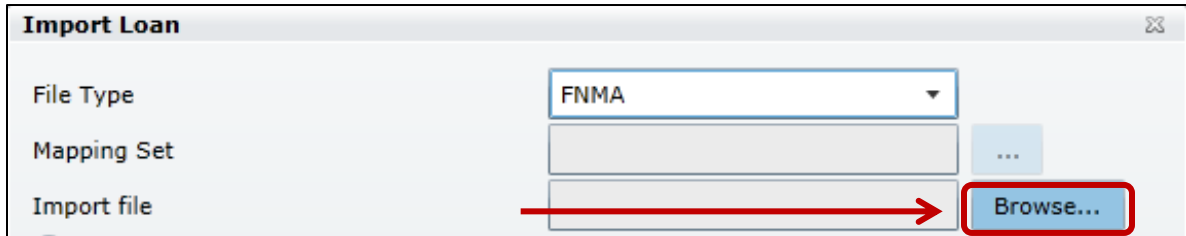
1. Click on the **Import** icon.



2. The Import Loan pop up window will appear. Click the **File Type** drop down and select **FNMA**.



- Click on **Browse**.



**Import Loan**

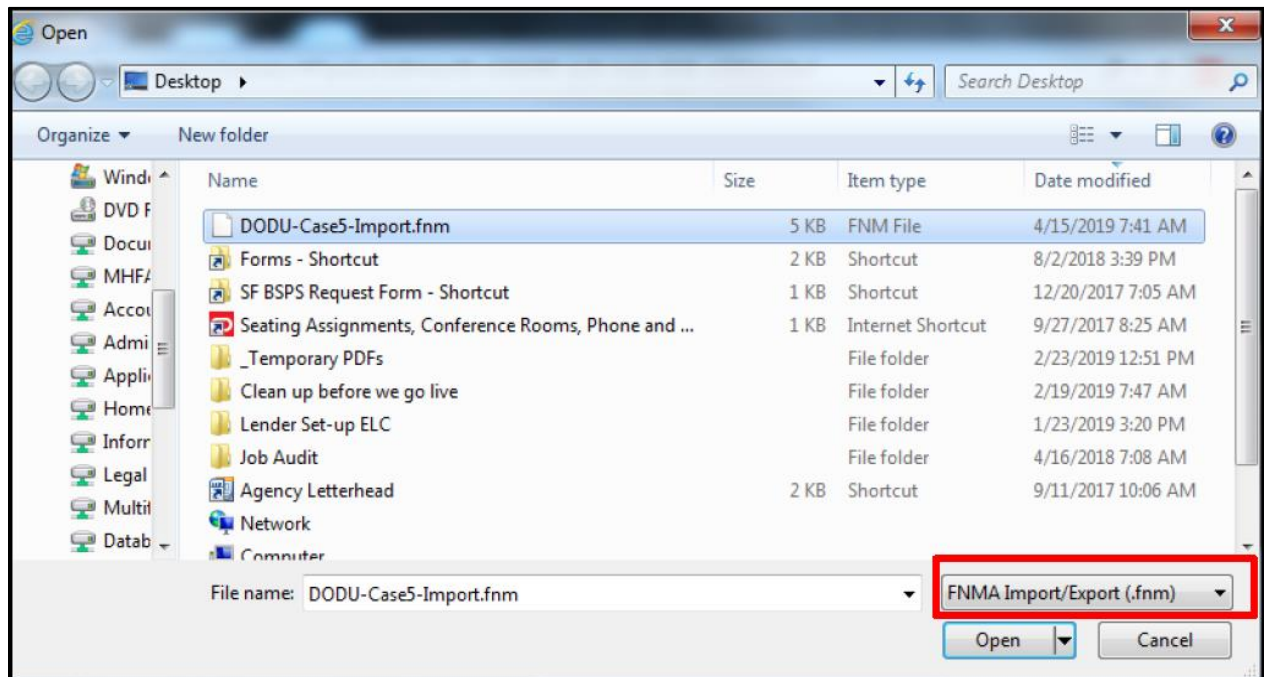
File Type: FNMA

Mapping Set: ...

Import file: **Browse...**

- Locate the 1003 you want to import.

**Note:** Keep the file type as FNMA Import/Export (.fnm). The system *only* accepts .fnm extensions.



- Click **Open**.

- Complete the remaining fields:
  - Loan Status (**Select *Registered***)
  - Client/Lender (**Select your company**)
  - Channel (**will automatically be selected based on your company**)
  - Operations Center (**Select *Correspondent Ops Center***)

6. Click **OK**.
- See Example of filled-in Import Loan screen below:

The screenshot shows the 'Import Loan' dialog box with the following fields and values:

- File Type: FNMA
- Mapping Set: (empty)
- Import file: DODU-Case5-Import.fnm
- Update Active Loan: ☐
- Insert into New Loan: ☒
- Allow Mapping Set to determine update or insert: ☐
- Loan Status: Registered
- Client: Deerwood Bank
- Channel: Home Improvement
- Operations Center: Correspondent Ops Center
- OK button: (highlighted with a red box)
- Cancel button: (unhighlighted)

Red arrows point from red boxes around the labels 'Loan Status', 'Client', 'Channel', and 'Operations Center' to their respective dropdown menus.

7. After clicking OK the system will import the file.

The screenshot shows the 'Import Loan' dialog box with a loading screen overlay. The loading screen is a gray rectangle with a blue circular progress indicator and the text 'Loading Loan...'. The fields and values are the same as in the previous screenshot, but the 'OK' button is no longer highlighted.



8. After the 1003 has been successfully uploaded you will be brought to the **Loan Summary – Homeownership Screen**. You will now have a **Minnesota Housing Loan number** to reference.

**Loan Summary - Home Improvement**

Alice Firstimer  
4000005483 | Registered | New

Firstimer, Alice Add Application

**Loan Information**

Program:  Product: Products and Pricing Lock Expiration Date: mm/dd/yyyy 6

Loan Amount: \$7,900.00 Term (Months):  Interest Rate: 4.7500%

P&I: 302.03 Is This a Contract For Deed? ☐ Yes ☐ No Contract for Deed Holder:

Does the First Mortgage Contain a Balloon Payment? ☐ Yes ☐ No Date of the Balloon Payment: mm/dd/yyyy 6 Is The Property Subject To a Reverse Mortgage? ☐ Yes ☐ No

CLTV:  ACH:  Secured / Unsecured:  Lien Type:

Cancel Loan: ☐ Loan Cancellation Reason:

Change Pricing: ☐ Re-Lock HI Loan: ☐

**Borrower Information**

First Name: Alice Middle Name:  Last Name: Firstimer Name Suffix:  SSN: 991-91-9991 Marital Status:

Will Occupy Subject Property: ☒ Yes ☐ No Date of Birth: mm/dd/yyyy 6 Phone Number:

TransUnion:  Experian:  Equifax:  Borrower Credit Score:

9. Complete the application by clicking on the ellipsis (...) (This launches the Product and Pricing Wizard.)

**Loan Summary - Home Improvement**

Alice Firstimer  
4000005483 | Registered | New

Firstimer, Alice Add Application

**Loan Information**

Program:  Product: Products and Pricing Lock Expiration Date: mm/dd/yyyy 6

Loan Amount: \$7,900.00 Term (Months):  Interest Rate: 4.7500%

P&I: 302.03 Is This a Contract For Deed? ☐ Yes ☐ No Contract for Deed Holder:

Does the First Mortgage Contain a Balloon Payment? ☐ Yes ☐ No Date of the Balloon Payment: mm/dd/yyyy 6 Is The Property Subject To a Reverse Mortgage? ☐ Yes ☐ No

CLTV:  ACH:  Secured / Unsecured:  Lien Type:

Cancel Loan: ☐ Loan Cancellation Reason:

Change Pricing: ☐ Re-Lock HI Loan: ☐

**Borrower Information**

First Name: Alice Middle Name:  Last Name: Firstimer Name Suffix:  SSN: 991-91-9991 Marital Status:

Will Occupy Subject Property: ☒ Yes ☐ No Date of Birth: mm/dd/yyyy 6 Phone Number:

TransUnion:  Experian:  Equifax:  Borrower Credit Score:

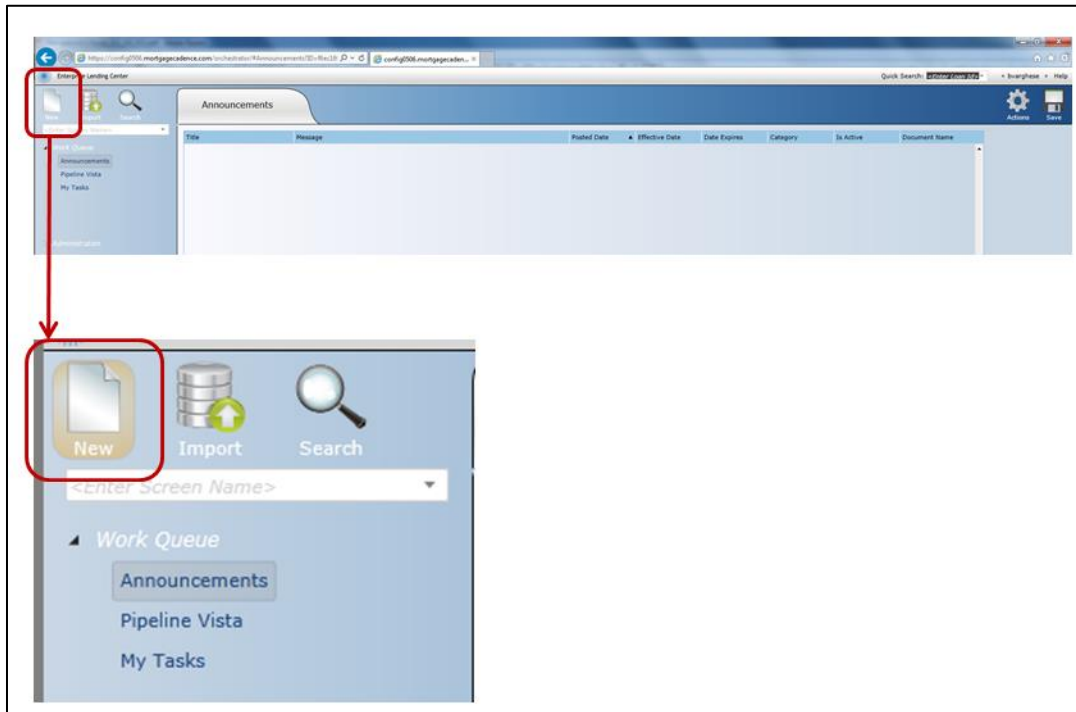
10. Start by selecting the **Loan Officer's name** from the drop down. Then go through each section by using the **Next** button to complete the following sections: **Borrower Information, Demographic, and Property & Loan Information**. (If you're unable to see the Back and Next buttons please adjust your "zoom" on Internet Explorer. This may be necessary if you're using a laptop.)

The screenshot shows the 'Products And Pricing Wizard' application. On the left, a 'Wizard Navigation' pane lists several sections: 'Client Selection', 'Borrower Information - Home Impro', 'Demographic Information', 'Property & Loan Information - Hom', 'Repairs & Funds', 'Product Validation', and 'Product Selection'. The 'Client Selection' section is highlighted with a red box. In the main area, under 'Client / Branch Selection', there is a 'Loan Officer' dropdown menu, which is also highlighted with a red box. A red arrow points to this dropdown. Other fields include 'Property / Branch / Product' (with a value of '95408'), 'Channel\*' (set to 'Home Improvement'), 'Op Center\*' (set to 'Correspondent Ops Center'), and 'Lender Loan Number'. At the bottom right, there are four buttons: 'Back', 'Next', 'Save and Exit', and 'Cancel'. The 'Next' button is highlighted with a red box.

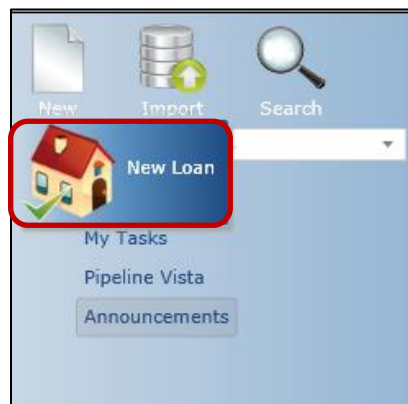
## New Loan Setup (Manual Loan Entry)

**Note:** Follow these steps if you prefer to enter all fields into Minnesota Housing's Loan Commitment System manually (not using the 1003 upload).

1. Click on **New** in the upper left corner.



2. Click on the **New Loan** icon.



## Client Selection

On the Client Selection screen, the following information must be entered:

### Client/Branch

- This will auto-populate with the name of the Lending Partner.

### Channel

- The drop down will display Minnesota Housing programs in which the Lending Partner participates.
- Select Home Improvement

### Ops Center

- Select Correspondent Ops Center

1. **Loan Officer** is a required field and **Lender Loan Number** is an optional field.

**Products And Pricing Wizard**

**Client Selection**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home
- Repairs & Funds
- Product Validation
- Product Selection

Client / Branch Selection

Client / Branch\* MHFA - 004 Channel\* Home Improvement Op Center\* Correspondent Ops Center

Loan Officer Bear, Yogi Lender Loan Number

2. To continue, use the **Back** and **Next** buttons on the bottom right of the wizard. If you need to jump to a specific section, you can use the **Wizard Navigation** menu on the left side of the screen.

**Products And Pricing Wizard**

**Client Selection**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home
- Repairs & Funds
- Product Validation
- Product Selection

Client / Branch Selection

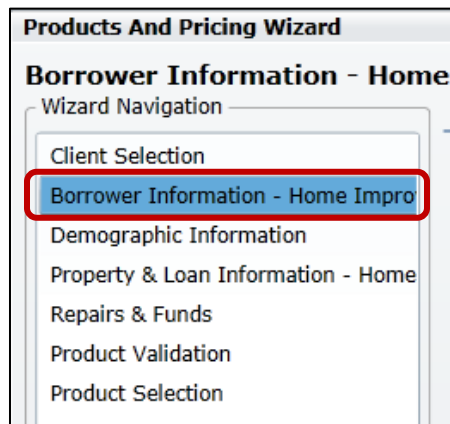
Client / Branch\* MHFA - 004 Channel\* Home Improvement Op Center\* Correspondent Ops Center

Loan Officer Bear, Yogi Lender Loan Number

Back Next Save and Exit Cancel

## Borrower Information

- Select **Next** to complete the **Borrower Information** screen:



- Complete the fields on the screen. You must use the scroll bar to scroll down to enter the household size, income and ratios.

 A screenshot of the 'Borrower Information - Home Improvement' form. The form is divided into two columns of input fields. The left column includes fields for First Name, Middle Name, Last Name, Name Suffix, SSN, Marital Status (dropdown), Will Occupy Subject Property (radio buttons), Date of Birth (calendar), Phone Number, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score (checkbox). The right column has identical fields. At the bottom, there are checkboxes for 'Check this box if there are more than two borrowers...', 'Are There Cosigners For This Loan?', and 'If using this system to generate Mortgage documents: click here to enter additional interested parties...'. A vertical scroll bar on the right side of the form is highlighted with a red rectangle. At the bottom of the form, there are buttons for 'Back', 'Next', 'Save and Exit', and 'Cancel'.


### Required fields in this section are:

- Borrower First Name
- Borrower Last Name
- Borrower SSN
- Will Occupy Subject Property
- Date of Birth
- Phone Number
- Credit Score
- Calculated Annual Minnesota Housing Eligibility Income Monthly Qualifying Income
- DTI
- Household Size

**Tip:** When entering dates on the screen, use the **right arrow** or **/** on your keyboard to avoid using the mouse.

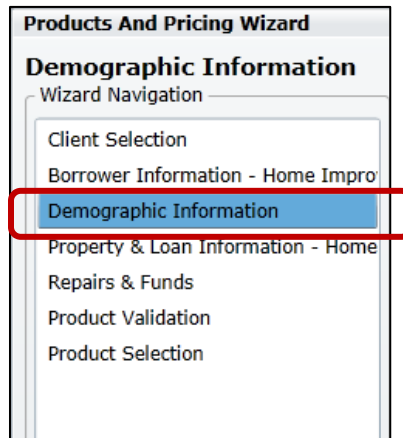
2. If there is a cosigner for the loan, place a check in the box checkbox and continue. If checked this will populate an additional field in the menu.

Check this box if there are more than two borrowers. Add an application for those additional borrowers from the loan summary screen. ☐

Are There Cosigners For This Loan? ☐ 

If using this system to generate Mortgage documents: click here to enter additional interested parties. ☐

## Demographic Information



1. Demographic Information is the next screen. All fields in this screen are required (Ethnicity, Sex, and Race).
  - This screen requires scrolling up/down, as well as left/right to navigate.
  - Once all fields are completed, select **Next** to move to the next screen.

 A screenshot of the 'Demographic Information' screen within the 'Products And Pricing Wizard'. The screen is divided into two main sections: 'Demographic Information of the Borrower' and 'Demographic Information of the Co-Borrower'. Each section contains checkboxes for 'Ethnicity' and 'Race'. The 'Borrower' section also includes a text field for 'Other Hispanic or Latino - Print origin:' and a 'Sex' section with 'Female' and 'Male' checkboxes. The 'Co-Borrower' section has similar fields. At the bottom right, there are four buttons: 'Back', 'Next' (highlighted with a red rectangle), 'Save and Exit', and 'Cancel'.

- If the cosigner box was selected on the **Borrower Information** screen, the next button will take you to the Cosigner Page.
- If there is no cosigner, the **Next** button will take you to the **Property & Loan Information** screen.

## 2. Enter the Cosigner information, if applicable:

**Products And Pricing Wizard**

**Cosigner**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Cosigner**
- Property & Loan Information - Home
- Repairs & Funds
- Product Validation
- Product Selection

**Cosigners**

**Do not enter Borrowers or those who will sign the Mortgage document.**  
**Cosigners must sign the Note only. They are responsible for making loan payments but they are not on the property title.**

**First Cosigner**

Cosigner First Name  Cosigner Middle Name  Cosigner Last Name

Cosigner Suffix

Cosigner Street Address

Cosigner City  Cosigner State  Cosigner Zip Code

Cosigner Credit Score

**Second Cosigner**

Cosigner First Name  Cosigner Middle Name  Cosigner Last Name

Cosigner Suffix

Cosigner Street Address

Cosigner City  Cosigner State  Cosigner Zip Code

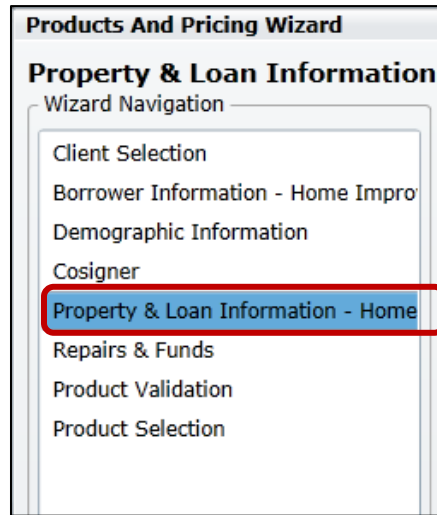
Cosigner Credit Score

Back Next Save and Exit Cancel

3. Select **Next** to navigate to the next screen: **Property & Loan Information – Home Improvement**.



## Property & Loan Information



1. Complete the **Property & Loan Information Screen**.

- The required fields in Subject Property Information are:
  - Property Street
  - Property City
  - Zip Code
  - County
  - State
  - Property Type
  - Number of Units
  - Estate Held In
  - Year Built
- The required fields under Loan Information are:
  - Program
  - Secured/Unsecured
  - Lien Type
  - Loan Amount
  - Loan Term
  - CLTV
  - Does the First Mortgage Contain a Balloon Payment
  - Is the Property Subject to a Reverse Mortgage
  - Select an option in the ACH field, which may affect loan pricing depending on product

**Products And Pricing Wizard**

**Property & Loan Information - Home Improvement**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home**
- Repairs & Funds
- Product Validation
- Product Selection

**Subject Property Information**

Property Street: 123 Happy Street

Property City: St Paul Zip Code: 55102 County: RAMSEY State: MN

Census Tract: Target/Non Target: Property Identification Number (PID):

Property Type: Single Family Detached Units: 1 Year Built: Estate Will Be Held In: Fee Simple

Property Value: Valuation Method:

Legal Description:

**Loan Information**

Program: Fix Up Secured / Unsecured: Secured Lien Type: Subordinate

Loan Amount: 10,000.00 Term (Months): 120 CLTV: 60.00 ACH: Non-ACH

Is This a Contract For Deed: Yes No Contract for Deed Holder:

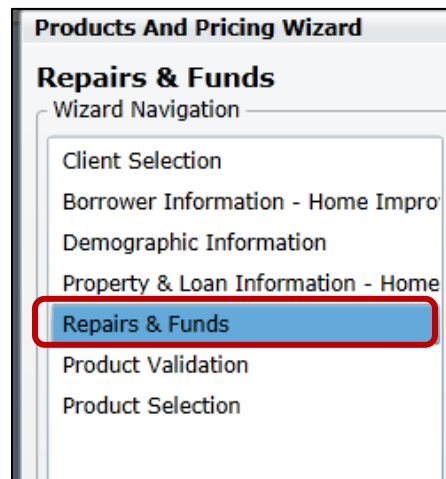
Does the First Mortgage Contain a Balloon Payment? Yes No Date of Balloon Payment: mm/dd/yyyy 2

Is The Property Subject To a Reverse Mortgage? Yes No

Back Next Save and Exit Cancel

3. Select **Next** to go to the **Repairs and Funds** screen.

## Repairs and Funds



1. The **Repairs & Funds** screen is completed next.
  - a) In this section, enter the amount of **Repair Types** and **Cost Breakdown**. The total of these amounts should equal the loan amount plus any supplemental funds.
  - b) If you are layering the loan with additional funds, include the type and amount of **Supplemental Funding** in the second column:

**Note:** Funds type (Borrower contribution, gift, etc.) must equal the **total of supplemental funds** section.

**Products And Pricing Wizard**

**Repairs & Funds**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home
- Repairs & Funds**
- Product Validation
- Product Selection

**Disclose Repair Types & Cost Breakdown**

Indicate the cost for each applicable repair

Accessibility	
Air Conditioning	
Closing Costs	
Demolition Costs	
Doors	
Electrical	
Exterior Finishing	
Foundation	
Garage	5,000
Heating & Ventilation	
Insulation	5,000
Interior Finishing	
Landscaping	
Lead Abatement	
Mold Remediation	5,000
Plumbing	
Radon Mitigation	5,000
Roofing	
Siding	
Site Preparation	
Soft Costs	
Structural Additions & Alterations	
Windows	

**Disclose External Funding Supplementing The Subject Minnesota Housing Loan**

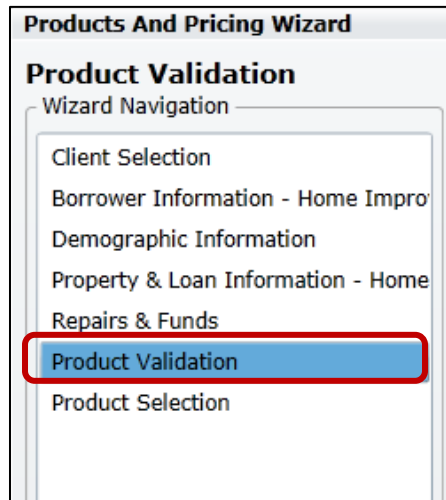
(Do not include the subject loan proceeds) Indicate the amount for each applicable source of funding

Borrower Contribution	
FEMA	
Gift	
Grant	
Insurance Proceeds	
SBA	
Weatherization	
Other Supplemental Funds Source	
Other Minnesota Housing Financing (in addition to the subject loan)	
<b>Total of Supplemental Funds</b>	

Back Next Save and Exit Cancel

2. Select **Next** to go to the **Product Validation** screen.

## Product Validation



3. In the **Product Validation Screen**, select **60 days** under the lock period column. The Mortgage Type, Term and Rate types will be auto-populated.
4. Click the **Run Eligibility** icon.

The screenshot shows the 'Product Validation' screen. The 'Wizard Navigation' pane on the left has 'Product Validation' selected. The main area contains several sections:

- Eligibility Criteria:**
  - Mortgage Types:** Conventional, FHA, VA, USDA/Rural Housing Service, ☒ Portfolio
  - Terms:** 5 Year, ☒ 10 Year, 15 Year, 20 Year, 25 Year, 30 Year
  - Lock Periods:** 15, 30, 45, ☒ 60, 90, 120, 180
  - Rate Types:** ☒ Fixed, ☐ ARM
- Loan Information:** Borrower Goal, Target Price (100), Monthly Debt (\$0.00), Monthly Income (\$0.00), Annual Taxes (\$0.00), Annual Insurance (\$0.00), Monthly HOA, Waive Escrows ☐
- Loan Characteristics:** Assumable, Demand Feature, Finance Charge Refundable, Convertible, Late Charge, Interest Only, Balloon
- Prepay:** Prepay, Construction, Buydown

At the bottom left, the **Run Eligibility** icon (a blue square with a white 'R') is highlighted with a red rectangle. To its right is a 'Cancel' button. Below these buttons, it says 'Eligibility Results 0/0 \* Taxes and insurance not included on second lien loans.' There are also sorting options: PITI, Rate, APR, Fees, Cash to Close. At the bottom, there are buttons for 'Back', 'Next', 'Save and Exit', and 'Cancel'.

- If all information is entered accurately, a list of valid products will appear.
- If the validation fails, errors will be listed under the **Invalid Products**. Click the down arrow under the product you are using to view a list of the errors.

**Products And Pricing Wizard**

**Product Validation**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home
- Repairs & Funds
- Product Validation**
- Product Selection

Loan Information

Borrower Goal: [Dropdown]  
 Target Price: 100  
 Monthly Debt: \$0.00  
 Monthly Income: \$0.00  
 Annual Taxes: \$0.00  
 Annual Insurance: \$0.00  
 Monthly HOA: [Dropdown]  
 Waive Escrows: ☐

Loan Characteristics

Assumable: [Dropdown]  
 Demand Feature: [Dropdown]  
 Finance Charge Refundable: [Dropdown]  
 Convertible: [Dropdown]  
 Late Charge: [Dropdown]  
 Interest Only: [Dropdown]  
 Balloon: [Dropdown]

Prepay: [Dropdown]  
 Construction: [Dropdown]  
 Buydown: [Dropdown]

Eligibility Results 9/9 \* Taxes and insurance not included on second lien loans.

☐ Only Show Selected      Sorting: PITI   Rate   APR   Fees   Cash to Close

Valid Products (0/9)  
 Conditionally Valid Products (0/9)  
 Invalid Products (9/9)

☐ Accessibility Loan  
 Guideline grid evaluation failed: Validate the Loan Amount entered.  
 Guideline grid evaluation failed: Accessibility Repairs are required for the selected Product.  
 Guideline grid evaluation failed: ACH is not allowed for this product.  
 Guideline grid evaluation failed: 0139-00: Property Year Built is blank or appears to be incorrect. Please update in property information.

☒ City of Brooklyn Center 18  
☒ City of Crystal 18  
☒ City of Oakdale  
☒ City of Richfield 17  
☒ Discount/VAS Select Cities 18  
☒ Energy Incentive Loan

- Navigate back to the appropriate screens and correct the information entered. Then click back to **Product Validation** and click the **Run Eligibility** button again. Repeat this process until all errors are cleared.

**Products And Pricing Wizard**

**Product Validation**

Wizard Navigation

- Client Selection
- Borrower Information - Homeowners
- Demographic Information
- Property & Loan Information - Home
- Product Validation**
- Pricing
- Rate Lock
- Product Selection

Eligibility Criteria

Eligibility Results 3/3 \* Taxes and insurance not included on second lien loans.

☐ Only Show Selected      Sorting: PITI   Rate   APR   Fees   Cash to Close

Valid Products (1/3)  
☒ Fannie HFA Preferred      Rate: 31.125% APR: 31.1302% Price: 101.5      PITI\*: \$2,728.20      Fees: \$1,232.10      Cash To Close: \$6,227.15     

Conditionally Valid Products (0/9)  
 Invalid Products (2/3)

- Click on **Select** to select a valid product.
- Click on **Save and Exit** to leave the wizard.\*

**\*For Community Fix Up Loans Only**

- After selecting a valid Community Fix Up Initiative, click **Select**, then click **Next**.
- You will be brought to the **Interest Rate and Term** page.
  - The product will default to the Community Fix Up initiative selected in the **Product Validation Screen**.
  - Select the correct Buydown Interest Rate (Note Rate) for the Community Fix Up initiative (Note: the Buydown Factor, Buydown Cost, and Current Base Rate will remain grayed out until the user saves the Buydown Interest Rate).

- Click on **Save and Exit** to leave the wizard.
- When exiting the wizard, the landing page will be the **Loan Summary** screen.

- At the top of the screen under the borrower's name, note the Minnesota Housing loan number, loan status (Registered), and lock status (Locked).
- Review the information for accuracy and make any changes, as needed.
- Screen navigation will appear on the left.

Minnesota Housing Finance Agency

New Import Search

<Enter Screen Name>

Work Queue

- My Tasks
- Pipeline Vista
- Announcements
- Loan Entry (Home Improvement Change)
- Loan Summary - Home Improvement**
- True & Certify - Home Improvement
- Products and Pricing Validation
- Borrower Information - Home Improvement
- Demographic Information
- Property & Loan Information - Home Improvement
- Repairs & Funds
- Funding Details
- Dates

Loan Summary - Home Improvement

Bear, Yogi Add Application

Loan Information

Program: Fix Up Product: [ ]

Loan Amount: 20,000.00 Term (Months): [ ]

P&I: 129.24 Is This a Contract For Deed? [ ]

Does the First Mortgage Contain a Balloon Payment? ☐ Yes ☒ No Date of the Balloon Payment: [ ]

CLTV: 40.00 ACH: ACH Secure: [ ]

Cancel Loan ☐ Loan Cancellation Reason: [ ]

Change Pricing ☐ Re-Lock HI Loan ☐

Borrower Information

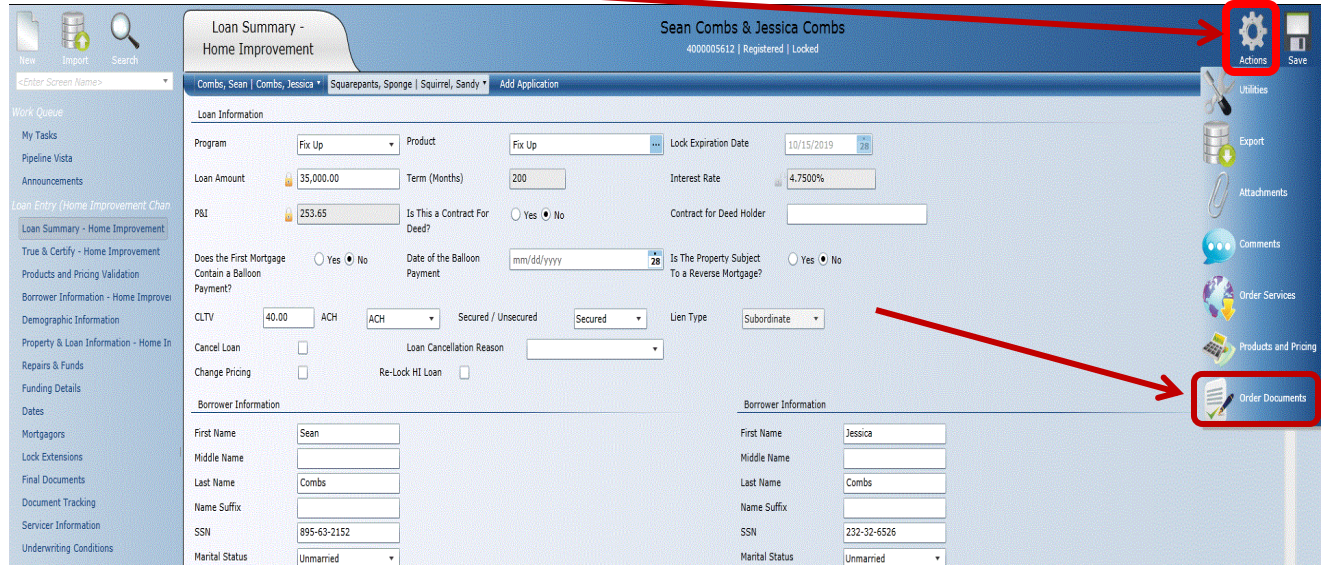
**Note:** A loan cannot be locked and True & Certified on the same day. After the loan has closed, and after the Rescission period (if applicable) has passed, the Lender can True & Certify the loan. For unsecured loans, you must wait until the day after locking to True & Certify.



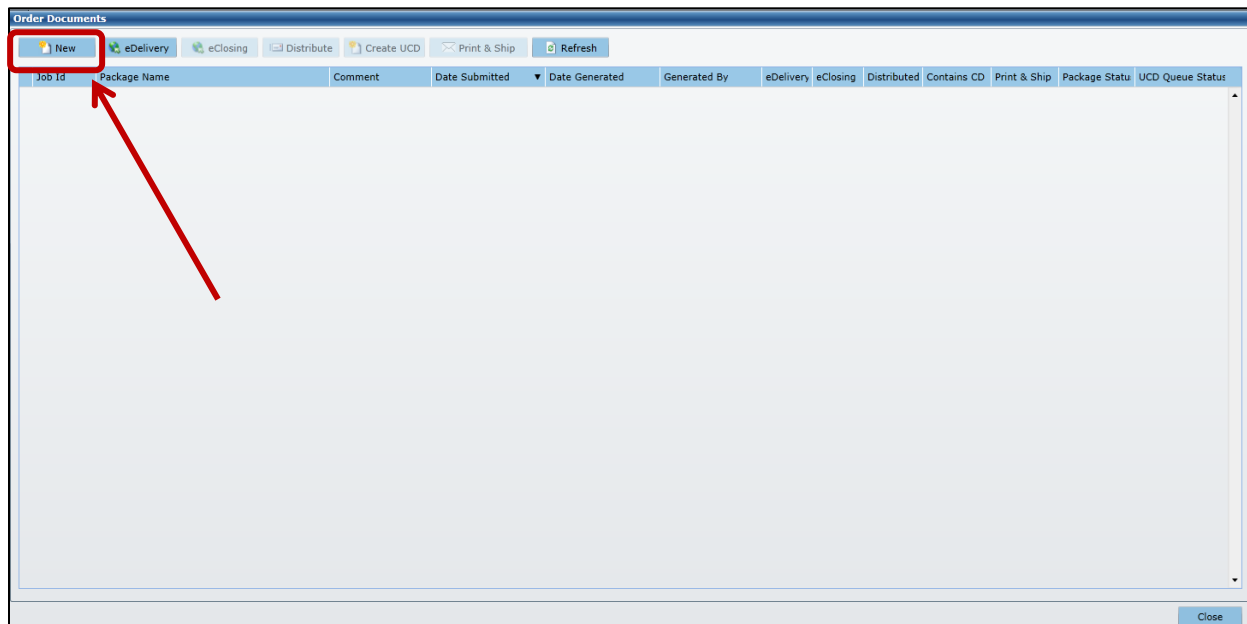
## Order Documents

The Order Documents action enables you to order document packages and forms for a loan.

1. In the **Actions** menu in the upper right corner, select **Order Documents**.



2. The Order Documents dialog displays, as shown below. Click **New**.





3. The New Document Job Wizard dialog box will appear. Leave Internal document type selected and click **Next**.

The screenshot shows the 'New Document Job Wizard' dialog box with the title 'Document Job Options'. It includes a 'Comment:(optional)' field, a 'Document Type' section with 'Internal' selected and 'Document Center' unselected, and an 'Options' section with 'Internal Distribution' unselected. A red box highlights the 'Document Type' section, and a red arrow points to the 'Next' button at the bottom right.

4. A dialog box with a list of available documents will appear on the screen. Select the documents you wish to generate and click **Finish**.

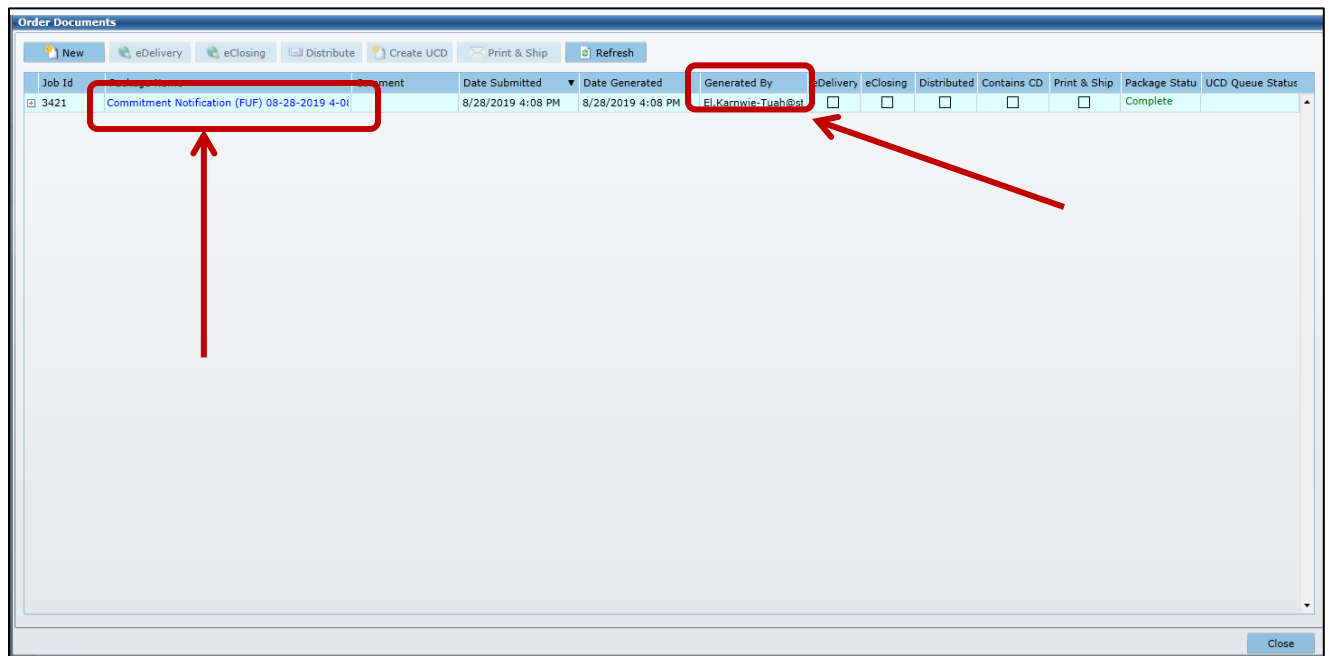
The screenshot shows the 'New Document Job Wizard' dialog box with the title 'Select Documents or Packages for this Job'. It displays a list of 'Available Packages (5)' and 'Unavailable Packages (40)'. The first five available packages are selected, and their names are highlighted with a red box. The 'Finish' button at the bottom right is highlighted with a red box and a red arrow.

Name	Attachment Category
<input checked="" type="checkbox"/> Commitment Notification (FUF)	Document
<input checked="" type="checkbox"/> Homeowner Labor Agreement	Document
<input checked="" type="checkbox"/> Loan Transmittal (HI)	Document
<input checked="" type="checkbox"/> Note Secured ACH	Document
<input checked="" type="checkbox"/> Testing New formulas	Document

Name	Attachment Category
<input type="checkbox"/> Appliance Form Failed Rule 'Program = Start Up FHA or New Construction'	
<input type="checkbox"/> Borrower Affidavit Failed Rule 'Program = Start Up'	
<input type="checkbox"/> Certification of Rents Failed Rule 'Channel = Quick Start'	
<input type="checkbox"/> Commitment Notification Failed Rule 'Program = Rehab Emerg QS'	
<input type="checkbox"/> Commitment Notification (CFUF) Failed Rule 'Program = Community Fix Up'	

5. After clicking Finish, the **Order Documents** dialog box will appear as shown below. Click the Refresh button until the document package and package status states “Complete.” Then click the blue title to open or print the documents.

**Note:** If any updates are made in the Commitment System (ex: change product, change loan amount, etc.), you will need to generate new documents, following this same process listed above, in order to see the changes in your documents.



## Updating or Changing Pricing on a Locked Loan

This section describes how to change loan pricing when a loan is in a locked status. Some examples of changes that would require a loan to be re-priced:

- Program changes (see page 30)
- Changes in terms
- Lien Type
- Secured/Unsecured
- ACH/Non-ACH

1. Open the loan. (It will always open to the **Loan Summary** screen.)
2. Check the **Change Pricing** box.
3. Click **Save Loan** (Lock Status will switch from Locked to New).

Loan Summary - Home Improvement

Sunny Mountain  
4000004847 | Registered | **Locked**

Actions **Save**

Mountain, Sunny Add Application

Loan Information

Program: Fix Up Product: Fix Up Lock Expiration Date: 6/14/2019 16

Loan Amount: 8,000.00 Term (Months): 120 Interest Rate: 4.6250%

P&I: 83.15 Is This a Contract For Deed? ☐ Yes ☒ No Contract for Deed Holder:

Does the First Mortgage Contain a Balloon Payment? ☐ Yes ☒ No Date of the Balloon Payment: mm/dd/yyyy 16 Is The Property Subject To a Reverse Mortgage? ☐ Yes ☒ No

CLTV: 21.00 ACH Non-ACH Secured / Unsecured Secured Lien Type: First

Cancel Loan ☐ Loan Cancellation Reason:

**Change Pricing** ☒ Re-Lock HI Loan ☐

4. Click on the **ellipses (...)** to open the **Product and Pricing Wizard**.

Loan Summary - Home Improvement

Sunny Mountain  
4000004847 | Registered | **New**

Actions **Save**

Mountain, Sunny Add Application

Loan Information

Program: Fix Up Product: Fix Up Lock Expiration Date: 6/14/2019 16

Loan Amount: 8,000.00 Term (Months): 120 Interest Rate: 4.6250%

P&I: 83.15 Is This a Contract For Deed? ☐ Yes ☒ No Contract for Deed Holder:

Does the First Mortgage Contain a Balloon Payment? ☐ Yes ☒ No Date of the Balloon Payment: mm/dd/yyyy 16 Is The Property Subject To a Reverse Mortgage? ☐ Yes ☒ No

CLTV: 21.00 ACH Non-ACH Secured / Unsecured Secured Lien Type: First

Cancel Loan ☐ Loan Cancellation Reason:

Change Pricing ☐ Re-Lock HI Loan ☐

5. Navigate to the **Product & Loan Information – Home Improvement** screen.
6. Update the loan information as applicable (secured to unsecured, ACH to Non-ACH, term, products, etc.)
7. Click on **Next**.

**Products And Pricing Wizard**  
**Property & Loan Information - Home Improvement**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home**
- Repairs & Funds
- Product Validation
- Product Selection

Subject Property Information

Property Street: 663 Robert St S  
 Property City: St Paul Zip Code: 55107 County: RAMSEY State: MN  
 Census Tract: Target/Non-Target: Property Identification Number (PID):  
 Property Type: Single Family Detached Units: 1 Year Built: 1888 Estate Will Be Held In: Fee Simple  
 Property Value: 240,000.00 Valuation Method: Tax Assessment  
 Legal Description: blah blah blah

Loan Information

Program: Fix Up **Secured / Unsecured** Unsecured Lien Type: None  
 Loan Amount: 8,000.00 Term (Months): 120 CLTV: 21.00 ACH: Non-ACH  
 Is This a Contract For Deed: Yes No Contract for Deed Holder:  
 Does the First Mortgage Contain a Balloon Payment? Yes No Date of Balloon Payment: mm/dd/yyyy 16  
 Is The Property Subject To a Reverse Mortgage? Yes No

< Back **Next** Save and Exit Cancel

8. Once all updates have been completed, navigate to the **Product Validation** screen.
  - a) In the Product Validation screen, select the correct term and check 60 days under the lock period column.
  - b) Click the Run Eligibility icon.

**Products And Pricing Wizard**  
**Product Validation**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home
- Repairs & Funds
- Product Validation**
- Product Selection

Eligibility Criteria

Mortgage Types	Terms	Lock Periods	Rate Types
<input type="checkbox"/> Conventional	<input type="checkbox"/> 5 Year	<input type="checkbox"/> 15	<input checked="" type="checkbox"/> Fixed
<input type="checkbox"/> FHA	<input type="checkbox"/> 10 Year	<input type="checkbox"/> 30	<input type="checkbox"/> ARM
<input type="checkbox"/> VA	<input type="checkbox"/> 15 Year	<input type="checkbox"/> 45	
<input type="checkbox"/> USDA/Rural Housing Service	<input checked="" type="checkbox"/> 20 Year	<input checked="" type="checkbox"/> 60	
<input checked="" type="checkbox"/> Portfolio	<input type="checkbox"/> 25 Year	<input type="checkbox"/> 90	
	<input type="checkbox"/> 30 Year	<input type="checkbox"/> 120	
		<input type="checkbox"/> 180	

Loan Information

Borrower Goal: Target Price: 100 Monthly Debt: \$0.00 Monthly Income: \$0.00 Annual Taxes: \$0.00 Annual Insurance: \$0.00 Monthly HOA: Waive Escrows: ☐

Loan Characteristics

Assumable: Demand Feature: Finance Charge Refundable: Convertible: Late Charge: Interest Only: Balloon: Prepay: Construction: Buydown:

**Run Eligibility** Cancel

Eligibility Results: 0/0 Taxes and insurance not included on second lien loans.

☐ Only Show Selected Sorting: PITI Rate APR Fees Cash to Close

Valid Products (0/0)  
 Conditionally Valid Products (0/0)  
 Invalid Products (0/0)

< Back Next Save and Exit Cancel

9. If all information is entered accurately, a list of valid products will appear.
10. If the validation fails, errors will be listed under the Invalid Products. Click the down arrow under the product you are using to view a list of the errors.

**Products And Pricing Wizard**

**Product Validation**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro
- Demographic Information
- Property & Loan Information - Home
- Repairs & Funds
- Product Validation**
- Product Selection

Loan Information

Borrower Goal:

Target Price:  100

Monthly Debt:  \$0.00

Monthly Income:  \$0.00

Annual Taxes:  \$0.00

Annual Insurance:  \$0.00

Monthly HOA:

Waive Escrows: ☐

Loan Characteristics

Assumable:

Demand Feature:

Finance Charge Refundable:

Convertible:

Late Charge:

Interest Only:

Balloon:

Prepay:

Construction:

Buydown:

Eligibility Results 9/9 \* Taxes and insurance not included on second lien loans.

☐ Only Show Selected

Sorting: PITI Rate APR Fees Cash to Close

☐ Accessibility Loan

Guideline grid evaluation failed: Validate the Loan Amount entered.

Guideline grid evaluation failed: Accessibility Repairs are required for the selected Product.

Guideline grid evaluation failed: ACH is not allowed for this product.

Guideline grid evaluation failed: 0139-00: Property Year Built is blank or appears to be incorrect. Please update in property information.

☒ City of Brooklyn Center 18

☒ City of Crystal 18

☒ City of Oakdale

☒ City of Richfield 17

☒ Discount/VAS Select Cities 18

☒ Energy Incentive Loan

- Navigate back to the appropriate screens and correct the information entered. Then click back to Product Validation and click the **Run Eligibility** button again. Repeat this process until all errors are cleared.

**Products And Pricing Wizard**

**Product Validation**

Wizard Navigation

- Client Selection
- Borrower Information - Homeowners
- Demographic Information
- Property & Loan Information - Home
- Product Validation
- Product Selection

Eligibility Criteria

Eligibility Results 3/3 \* Taxes and insurance not included on second lien loans.

☐ Only Show Selected

Sorting: PITI Rate APR Fees Cash to Close

☒ Fannie HFA Preferred

Rate: 31.125% APR: 31.1302% Price: 101.5 PITI\*: \$2,728.20 Fees: \$1,232.10 Cash To Close: \$6,227.15

- Click on **Select** to select a valid product.
  - Click on **Save and Exit** to leave the wizard
- Check the **Re-Lock HI Loan** box.
  - Click **Save Loan**.

The screenshot shows the 'Loan Summary - Home Improvement' form for 'Sunny Mountain' (4000004847 | Registered | New). The form includes fields for Program (Fix Up), Product (Fix Up), Loan Amount (\$8,000.00), Term (120 months), Interest Rate (4.6250%), P&I (83.15), Lock Expiration Date (6/14/2019), and various checkboxes for contract and mortgage details. The 'Re-Lock HI Loan' checkbox is checked. A red arrow points from the 'Save' button in the top right corner to the 'Re-Lock HI Loan' checkbox.

Lock Status is changed to **Locked**.

The screenshot shows the same 'Loan Summary - Home Improvement' form, but the 'Locked' status is now displayed in the top right corner. The 'Re-Lock HI Loan' checkbox remains checked. A red arrow points from the 'Locked' status to the 'Re-Lock HI Loan' checkbox.

## True & Certify

**Note:** Before completing the True & Certify process, review all the data fields in the Loan Summary screen for accuracy and update/correct the data where necessary. Best practice is to have the closed loan file in front of you to verify all information entered in system matches the closed loan file. Complete the True & Certify screen *after* the loan has closed. Once this process has been completed you will no longer be able to make any updates. It's important to ensure that all information is accurate before completing the True & Certify process.

1. Click on **True & Certify** on the column on the left side of the screen.



2. Complete the applicable fields:
  - Close Date
  - Rescission Date, for secured loans **(must be 3+ days after close date)**
  - First Payment Date **(must be 20-45 days from note date)**
  - Loan Amount
  - Closed Loan Interest Rate

(Next Payment Date and Maturity Date will auto-populate)

True & Certify

Program Pricing Displayed Below

Program: Fix Up  
Product: Fix Up  
Lien Position: Subordinate  
Locked Rate: 2.0000%  
Term: 120  
Lock Expiration Date: 3/3/2019

[Interest Rate Exception Request](#)

By clicking on the "Approve" button below, I certify the following:  
All information provided in the Minnesota Housing commitment system is true and accurate.  
The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.  
The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.  
All required documents have been executed.  
The loan is in compliance with all applicable laws and regulations.

Approve ☐ True & Certify Date: mm/dd/yyyy

Certifier:

**Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.**

Enter Final Information below:

Close Date: 12/10/2018  
Rescission Date: 12/13/2018  
First Payment Date: 2/1/2019  
Next Payment Due Date: 3/3/2019  
Maturity Date: 1/1/2029  
Loan Amount: 10,000.00  
Actual (Closed) Rate: 2.0000%  
P&I: 91.90  
Annual Program Qualifying Income: 75,000.00

**Note:** Best practice is to have the closed loan file in front of you to verify all information entered in the system matches the closed loan file.

3. Program eligibility income is pre-populated from what was entered in the system earlier. Verify the eligibility income is correct and update if needed. (**Note:** qualifying income determines program eligibility)
4. After updating the information on the screen, check the **Approve** box (the lender certifies the information entered is correct).

By clicking on the "Approve" button below, I certify the following:  
All information provided in the Minnesota Housing commitment system is true and accurate.  
The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.  
The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.  
All required documents have been executed.  
The loan is in compliance with all applicable laws and regulations.

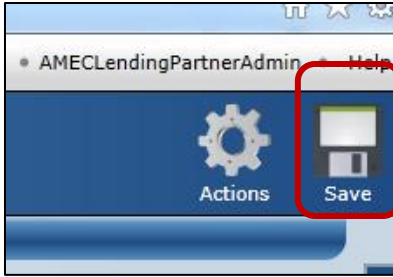
Approve ☒ True & Certify Date: mm/dd/yyyy

Certifier:

**Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.**

5. Click **Save** in the upper right corner.





After clicking **Save**, the loan status will change to **Lender Certified**, the True & Certify Date populates, and the User's ID is populated next to Certifier.

 A screenshot of a web application form titled 'True & Certify - Home Improvement'. The form is for user 'Nikki, Nelson' and shows a loan application. The status is 'Lender Certified' and 'Locked'. The form contains two main sections: 'Program Pricing Displayed Below' and 'Enter Final Information Below:'. The 'Program Pricing' section includes fields for Program (Fix Up), Product (Fix Up), Lien Position (Subordinate), Locked Rate (4.7500%), Term (180), and Lock Expiration Date (8/26/2019). The 'Enter Final Information' section includes fields for Close Date (8/13/2019), Rescission Date (8/12/2019), First Payment Date (9/16/2019), Maturity Date (8/16/2034), Loan Amount (20,000.00), Actual (Closed) Rate (4.7500%), P&I (155.57), and Annual Program Qualifying Income (125,900.00). Below these sections, there is a certification section with a checkbox for 'Approve' (checked), a 'True & Certify Date' field (8/14/2019), and a 'Certifier' field (Mark Baier). Red arrows point to the 'True & Certify Date' and 'Certifier' fields. A red reminder text at the bottom states: 'Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.'

**Note:** After completing the True & Certify process, **you must upload and attach a copy of the closed loan file into the system.** See Attachments section for instructions on uploading documents.

## Attachments

Follow the steps below to attach the closed loan file.

1. In the Actions menu, select **Attachments**.

**True & Certify - Home Improvement**

Nikki Nelson | Add Application

Program Pricing Displayed Below

Program	Fix Up
Product	Fix Up
Lien Position	Subordinate
Locked Rate	4.7500%
Term	180
Lock Expiration Date	8/26/2019

[Interest Rate Exception Request](#)

Enter Final Information Below:

Close Date	8/13/2019
Rescission Date	8/12/2019
First Payment Date	9/16/2019
Maturity Date	8/16/2034
Loan Amount	20,000.00
Actual (Closed) Rate	4.7500%
P&I	155.57
Annual Program Qualifying Income	125,900.00

By clicking on the "Approve" button below, I certify the following:

All information provided in the Minnesota Housing commitment system is true and accurate.

The data that has been entered in the system represents the final loan transaction as approved by the lender and reflected in the loan documents executed at closing.

The loan is in compliance with all applicable Minnesota Housing manuals, policies, and procedures.

All required documents have been executed.

The loan is in compliance with all applicable laws and regulations.

Approve ☒ True & Certify Date 8/14/2019

Certifier Mark Baier

**Reminder: you must upload your complete closed loan file within 48 hours of certifying your loan.**

**Actions Menu:** Actions, Save, Utilities, Export, Attachments, Comments, Order Services, Products and Pricing, Order Documents.

The Attachments dialog displays.

**Attachments**

Attachment Upload for 4000003647

File  Browse

Category

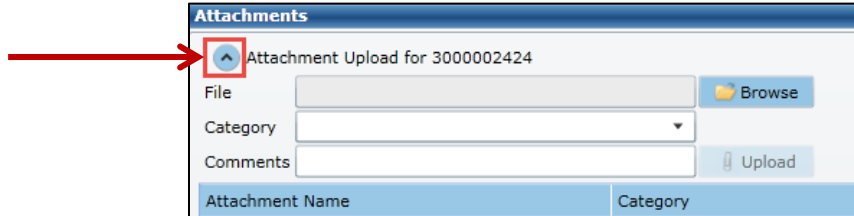
Comments  Upload

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status

Resubmit Refresh

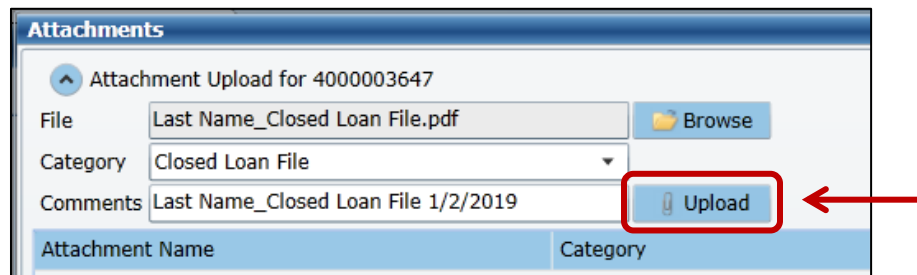
Close

- Click the Attachments Upload caret, as shown below.

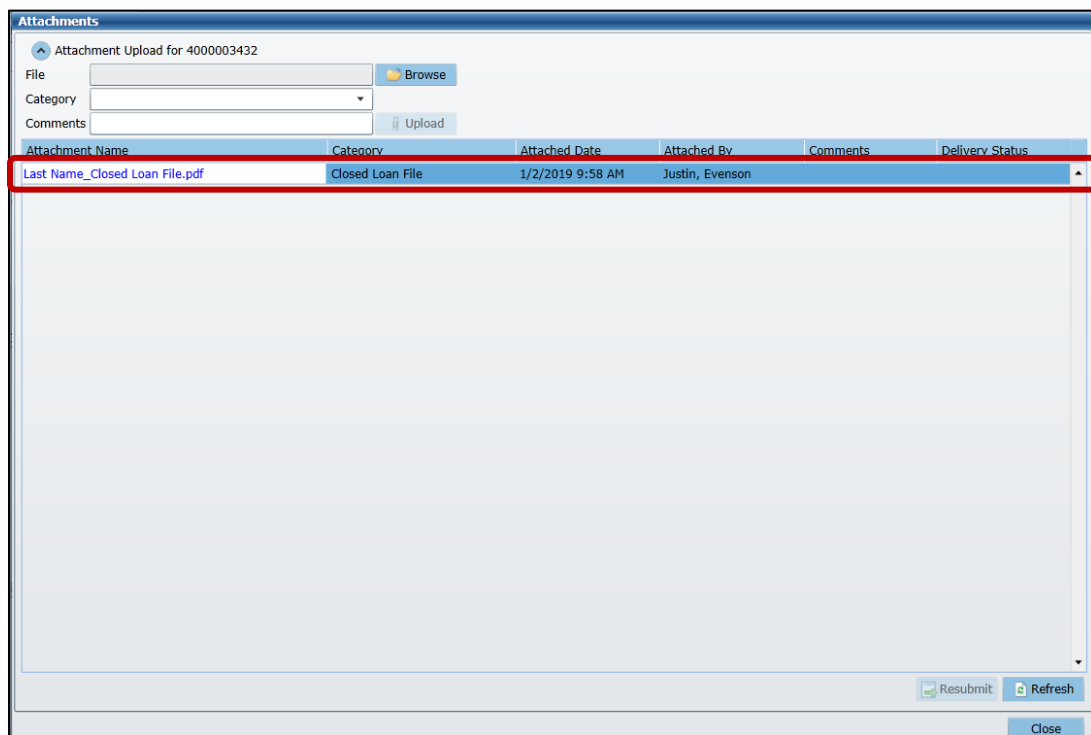


The screenshot shows the 'Attachments' dialog box for 'Attachment Upload for 3000002424'. A red arrow points to the upward-pointing caret icon next to the title. The form includes fields for 'File', 'Category', and 'Comments', along with 'Browse' and 'Upload' buttons. A table at the bottom has columns for 'Attachment Name' and 'Category'.

- Click the **Browse** button to select an attachment.
- In the **Category** drop-down list, select a category.
- You can enter a comment in the **Comments** field.
- Click **Upload**. File will show under the attachments dialog box as shown below.



The screenshot shows the 'Attachments' dialog box for 'Attachment Upload for 4000003647'. The 'File' field contains 'Last Name\_Closed Loan File.pdf', the 'Category' is 'Closed Loan File', and the 'Comments' field contains 'Last Name\_Closed Loan File 1/2/2019'. A red box highlights the 'Upload' button, with a red arrow pointing to it from the right.



The screenshot shows the 'Attachments' dialog box for 'Attachment Upload for 4000003432'. The 'File' field is empty, 'Category' is empty, and 'Comments' is empty. Below the form is a table with the following data:

Attachment Name	Category	Attached Date	Attached By	Comments	Delivery Status
Last Name_Closed Loan File.pdf	Closed Loan File	1/2/2019 9:58 AM	Justin, Evenson		

A red box highlights the first row of the table. At the bottom right of the dialog are 'Resubmit', 'Refresh', and 'Close' buttons.

## How to Cancel a Loan

1. Open the loan. (It will always open to the **Loan Summary** screen.)

The screenshot shows the 'Loan Summary - Home Improvement' screen for user Sean Combs. The left sidebar contains a list of links, with 'Loan Summary - Home Improvement' highlighted and pointed to by a red arrow. The main area displays loan details for a 'Fix Up' program, including loan amount (\$35,000.00), term (240 months), interest rate (4.7500%), and borrower information (Sean Combs, SSN 895-63-2152, Date of Birth 10/16/1970). The 'Cancel Loan' checkbox is visible but not yet checked.

2. Click the **Cancel Loan** check box.
3. Select a **Loan Cancellation Reason** from the drop-down list.
4. Click the **Save** button to cancel loan.

This screenshot shows the same 'Loan Summary - Home Improvement' screen, but with the 'Cancel Loan' checkbox checked and the 'Loan Cancellation Reason' dropdown menu open. A red arrow points to the dropdown menu, which lists several reasons: 'Income Eligibility', 'Improvement Type Not Eligible', 'Borrower went to a different lender', 'Other', 'Project Cancelled', 'Lock Expired', and 'Lender Retained - Cancel'. The 'Save' button in the top right corner is also highlighted with a red box.

5. The Loan will be listed as **Cancelled** at the top of the screen.

Sean Combs			
4000005612	Cancelled	Locked	
Product	Fix Up	Lock Expiration Date	10/15/2019
			16

## How to Extend a Rate Lock

1. Open the loan.
2. Navigate to the **Lock Extensions** screen on the left menu.

The screenshot shows the 'Loan Summary - Home Improvement' interface for Nicole Nikki. The left-hand menu is visible, with 'Lock Extensions' highlighted in a red box. A red arrow points from this menu item to the 'Lock Extensions' link in the top navigation bar. The main content area displays loan information for a 'Fix Up' program, including loan amount (\$12,000.00), term (180 months), interest rate (4.7500%), and borrower details.

3. From the drop-down menu, select the length of the lock extension.

The screenshot shows the 'Lock Extensions' interface for Nicole Nikki. The 'Days to Extend Lock' drop-down menu is highlighted with a red box, showing options for 15 and 30 days. The 'Proposed Lock Exp Date' is set to 6/21/2019. The 'Current Lock Information' section shows the lock effective date and the number of extensions applied.

4. Check the **Trigger Lock Extension** box and hit **Save**.

Lock Extensions

Nicole Nikki  
4000005198 | Registered | Locked

Actions Save

Nikki, Nicole Add Application

Proposed Lock

Days to Extend Lock 15

Days to Extend (Minnesota Housing)

Proposed Lock Exp Date 9/4/2019 Trigger Lock Extension ☒

Current Lock Information

Lock Effective Date 6/21/2019 Lock Expiration Date 9/20/2019

# Extensions Applied Total Days Extended

5. The loan status will change from Locked to **Lock Extended**.

Nicole Nikki  
4000005198 | Registered | Lock Extended



## How to add more than two borrowers to a loan transaction

**Note:** You can add additional borrowers when you create a loan or later in the process.

1. Open the loan.
2. Click the ellipsis to open the **Wizard**.

The screenshot shows the 'Loan Summary - Home Improvement' screen for 'Jake Macklemore & Suzie Macklemore'. The 'Loan Information' tab is active. The 'Product' dropdown is set to 'Fix Up'. A red arrow points from the ellipsis icon next to the 'Product' dropdown to the 'Wizard' button. The 'Loan Amount' is \$20,000.00, 'Term (Months)' is 240, and 'Interest Rate' is 5.0000%.

3. Navigate to the Borrower Information tab and check the box below to add more than two borrowers to a loan.

The screenshot shows the 'Products And Pricing Wizard - Borrower Information - Home Improvement' screen. The 'Borrower Information' tab is active. The 'Borrower Information' section contains fields for First Name, Middle Name, Last Name, Name Suffix, SSN, Marital Status, Will Occupy Subject Property, Date of Birth, Phone Number, TransUnion, Experian, Equifax, Borrower Credit Score, and No Credit Score. A red arrow points from the checkbox 'Check this box if there are more than two borrowers. Add an application for those additional borrowers from the loan summary screen.' to the 'Save and Exit' button.

4. Click the **Save and Exit** button to create the additional screen to add more borrowers.



5. Click on **Add Application** while on the Loan Summary screen.

The screenshot shows the 'Loan Summary - Home Improvement' screen for Sean Combs & Jessica Combs. The top navigation bar includes 'New', 'Import', and 'Search' buttons. Below the navigation bar, there is a dropdown menu for '<Enter Screen Name>'. The main content area is divided into two sections: 'Loan Information' and 'Borrower Information'. The 'Loan Information' section contains fields for Program (Fix Up), Product (Fix Up), Lock Expiration Date (10/15/2019), Loan Amount (\$35,000.00), Term (Months) (200), Interest Rate (4.7500%), P&I (253.65), Is This a Contract For Deed? (Yes/No), Contract for Deed Holder, Does the First Mortgage Contain a Balloon Payment? (Yes/No), Date of the Balloon Payment (mm/dd/yyyy), Is The Property Subject To a Reverse Mortgage? (Yes/No), CLTV (40.00), ACH (ACH), Secured / Unsecured (Secured), Lien Type (Subordinate), Cancel Loan, Loan Cancellation Reason, Change Pricing, and Re-Lock HI Loan. The 'Borrower Information' section contains fields for First Name, Middle Name, Last Name, Name Suffix, SSN, Marital Status, Will Occupy Subject Property, Date of Birth, and Phone Number for both Sean and Jessica. A red arrow points to the 'Add Application' button in the top navigation bar.

6. Click on **No Name** and then click the ellipsis to open the Wizard.

The screenshot shows the 'Loan Summary - Home Improvement' screen for Sean Combs & Jessica Combs. The top navigation bar includes 'New', 'Import', and 'Search' buttons. Below the navigation bar, there is a dropdown menu for '<Enter Screen Name>'. The main content area is divided into two sections: 'Loan Information' and 'Borrower Information'. The 'Loan Information' section contains fields for Program (Fix Up), Product (Fix Up), Lock Expiration Date (10/15/2019), Loan Amount (\$35,000.00), Term (Months) (200), Interest Rate (4.7500%), P&I (253.65), Is This a Contract For Deed? (Yes/No), Contract for Deed Holder, Does the First Mortgage Contain a Balloon Payment? (Yes/No), Date of the Balloon Payment (mm/dd/yyyy), Is The Property Subject To a Reverse Mortgage? (Yes/No), CLTV (40.00), ACH (ACH), Secured / Unsecured (Secured), Lien Type (Subordinate), Cancel Loan, Loan Cancellation Reason, Change Pricing, and Re-Lock HI Loan. The 'Borrower Information' section contains fields for First Name, Middle Name, Last Name, Name Suffix, SSN, Marital Status, Will Occupy Subject Property, Date of Birth, and Phone Number for both Sean and Jessica. A red arrow points to the 'No Name' button in the top navigation bar, and another red arrow points to the ellipsis button next to the 'Product' field.

You can enter one or two additional borrowers.

**Note:** You can add up to 8 borrowers

**Products And Pricing Wizard**  
**Borrower Information - Home Improvement**

Wizard Navigation

- Client Selection
- Borrower Information - Home Improvement**
- Demographic Information
- Property & Loan Information - Home Improvement
- Repairs & Funds
- Product Validation
- Product Selection

**Borrower Information**

First Name

Middle Name

Last Name

Name Suffix

SSN

Marital Status

Will Occupy Subject Property ☐ Yes ☐ No

Date of Birth  mm/dd/yyyy 28

Phone Number

TransUnion

Experian

Equifax

Borrower Credit Score

No Credit Score ☐

Credit Score (All Borrowers) 720

Check this box if there are more than two borrowers. Add an application for those additional borrowers from the loan summary screen. ☒

Are There Cosigners For This Loan? ☐

If using this system to generate Mortgage documents: click here to enter additional interested parties. ☐

Back Next Save and Exit Cancel

**Products And Pricing Wizard**  
**Borrower Information - Home Improvement**

Wizard Navigation

- Client Selection
- Borrower Information - Home Improvement**
- Demographic Information
- Property & Loan Information - Home Improvement
- Repairs & Funds
- Product Validation
- Product Selection

**Borrower Information**

First Name  Sponge

Middle Name  Bob

Last Name  Squarepants

Name Suffix

SSN  999-99-9999

Marital Status  Married

Will Occupy Subject Property ☒ Yes ☐ No

Date of Birth  10/28/1978 28

Phone Number  (320) 156-5426

TransUnion  710

Experian  720

Equifax

Borrower Credit Score  710

No Credit Score ☐

Credit Score (All Borrowers) 710

**Borrower Information**

First Name  Sandy

Middle Name

Last Name  Squirrel

Name Suffix

SSN  222-22-2222

Marital Status  Married

Will Occupy Subject Property ☒ Yes ☐ No

Date of Birth  10/16/1977 28

Phone Number  (320) 156-5476

TransUnion  760

Experian  750

Equifax

Borrower Credit Score  750

No Credit Score ☐

Check this box if there are more than two borrowers. Add an application for those additional borrowers from the loan summary screen. ☒

Are There Cosigners For This Loan? ☐

If using this system to generate Mortgage documents: click here to enter additional interested parties. ☐

Back Next Save and Exit Cancel

7. Click **Next** to complete the Demographic Information for the additional borrowers and then click **Save and Exit**.

**Products And Pricing Wizard**

**Demographic Information**

Wizard Navigation

- Client Selection
- Borrower Information - Home Impro**
- Demographic Information
- Repairs & Funds
- Product Validation
- Product Selection

**Demographic Information of the Borrower**

**Ethnicity:** Check one or more

☐ Hispanic or Latino

☐ Mexican ☐ Puerto Rican ☐ Cuban

☐ Other Hispanic or Latino - Print origin:

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadorian, Spaniard, and so on.

☒ Not Hispanic or Latino

**Sex**

☐ Female

☒ Male

**Race:** Check one or more

☒ American Indian or Alaska Native - Print name of enrolled

☐ Asian

☐ Asian Indian ☐ Chin

☐ Japanese ☐ Kore

☐ Other Asian - Print race:

For example: Hmong, Laotian, Thai, Pakistani, Cambodian

☐ Black or African American

☐ Native Hawaiian or Other Pacific Islander

☐ Native Hawaiian ☐ Guamanian o

☐ Other Pacific Islander - Print race:

For example: Fijian, Tongan, and so on.

☒ White

**Demographic Information of the Co-Borrower**

**Ethnicity:** Check one or more

☒ Hispanic or Latino

**Race:** Check one or more

☐ American Indian or Alaska Native - Print name of enrolled

Back Next **Save and Exit** Cancel

You can see all the borrowers' name across the top of the Loan Summary screen.

**Loan Summary - Home Improvement**

Sean Combs & Jessica Combs

4000005612 | Registered | Locked

Combs, Sean | Combs, Jessica | Squarepants, Sponge | Squirrel, Sandy | Add Application

**Loan Information**

Program: Fix Up Product: Fix Up Lock Expiration Date: 10/15/2019

Loan Amount: 35,000.00 Term (Months): 200 Interest Rate: 4.7500%

P&I: 253.65 Is This a Contract For Deed? Yes No Contract for Deed Holder:

Does the First Mortgage Contain a Balloon? Yes No Date of the Balloon Payment: mm/dd/yyyy Is The Property Subject To a Reverse Mortgage? Yes No